

ISSUE & DESCRIPTIONDATETIMELENGTH

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CONSUMER / FINANCIAL:

6/19/12 1:07PM 6Min.

THE CLARK HOWARD SHOW: If your credit card issuer is mistreating you, you've got a new place to turn. The Consumer Financial Protection Bureau (CFPB) is now taking consumer complaints about credit cards, along with other abuses at the hands of the big banks. When you file a complaint with CFPB, they do two things. First, they catalog and code it and use a database management system to figure out if there's a pattern of problems that call for further investigation. Second, they send the complaint on to the bank. The bank is allowed to contract the consumer and try to solve the problem. If they think they've solved it, the bank will tell the CFPB acknowledging that it's been taking care of. (The consumer may see it differently at this point, but time will tell how well this system works overall.) In my book, this is a very useful process. The opportunity to fix problems and have the feds look for patterns is great. After all, we taxpayers spent \$7.4 trillion to save the banks. Wouldn't it be nice if they followed the laws of the land? That's the goal of the CFPB, to bring them to accountability.

6/20/12 1:06PM 7Min.

THE CLARK HOWARD SHOW: The Federal Reserve will continue manipulating the money supply and holding down interest rates in an effort to get our economy on an even keel. Under what's called Operation Twist, the Federal Reserve will see to it that longer term rates are held down. The hope is that lower interest rates will encourage businesses to make long-term commitments for expansion and growth. At the same time, the lower rates will punish savers and force them to invest, while also continuing the low mortgage rates for homeowners. In reality, today's move was a minor one by the Federal Reserve. The big move will come if Europe melts down. If that happens, you'll see a scenario that turns the clock back to 2007 and 2008 when the U.S. government and the Federal Reserve worked in concert making move after move to prevent worldwide depression. So today's minor move was taken now in June -- as far from the November election as possible, so that it won't be seen as interference in the presidential race. Meanwhile, one thing our government should be doing is selling 50-year and 100-year bonds. That would give us the ability to lock in the cost of funding our deficit budget at an extremely low rate. I'm clueless as to why we're not doing this already!

6/20/12 2:09PM 7Min.

THE CLARK HOWARD SHOW: The town of Cambridge, Mass., is looking at making it a crime for you to buy a soft drink larger than 16 ounces. By doing so, they're taking a page from the book of New York, which has a similar controversial proposal in the works. This is the land of free and brave. And yes, it's also the land of the free and the overweight. When I go to Europe, I often get dragged into museums to look at paintings. Much of the Renaissance art I see depicts people who are slightly chunky because that was the sign of health and wealth at that point in history. Throughout much of history, the bulk of humanity had to deal with the possibility of starvation and famine. Today, however, we have access to food everywhere. No wonder then that more than two-thirds of us are overweight. Compounding the problem is that so few of us do manual labor. Even the manual laborers among us use machines to do a lot of the backbreaking work that was once done by hand. Our human bodies are having a hard time adjusting to the lack of physical labor and the availability of calories. We went from having too few calories to too many. But the idea of a government ban to oversee that is flat out wrong. The marketplace should supply the info and then leave it up to you to decide -- not the food police telling you what you can and can't drink or eat.

ISSUE & DESCRIPTIONDATE TIME LENGTH

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CONSUMER / FINANCIAL:

6/22/12 1:06PM 7Min.

THE CLARK HOWARD SHOW: There's a way to save on auto insurance that's gaining popularity, but you'll have to trade your privacy for lower premiums. Under what's generally referred to as the 'pay as you drive' model, auto insurers track your every move using small monitoring devices that can plug into your car's diagnostic port. With the data that's collected, the insurers can monitor when you drive, where you drive, how fast, and how you accelerate, brake and change lanes. Then they use that info to set rates, punishing "risky" drivers with higher rates and rewarding "safe" drivers with lower ones. According to The Wall Street Journal, insurers are able to hone in with absolute precision on your exact driving when that diagnostic port communicates with satellites and mobile data networks. So far, these kinds of systems have been optional. But the big danger is that they'll become coercive. By coercive I mean that insurers may say, "Well, you can choose not to have us track you, but we will charge a much higher base rate." That's the danger. Still, there are uses for this technology that are invaluable. For example, we all know that teens are the most dangerous group of drivers. That's why their insurance rates are sky high. Some teens may be very good behind the wheel while others may have the invincibility syndrome. So 'pay as you drive' insurance can be helpful to parents and maybe even save a life by revealing dangerous driving habits. And if you have a careful teen driver at home, this can be used to save money. But again, it is Big Brother monitoring you. You have to decide if the invasion of privacy is worth the savings.

6/22/12 2:38PM 6Min.

THE CLARK HOWARD SHOW: Got \$1,000,000? You can essentially buy citizenship in the United States if you're a foreigner. Under the EB-5 Immigrant Investor program, foreigners can live and work in the U.S. if they invest \$1,000,000 in a new domestic business (or \$500,000 for a business in a rural or high unemployment area.) The money must create at least 10 jobs for U.S. citizens within two years. As a country, we face competition for the world's brightest people. If we say there's no vacancy, our economic growth suffers. So I'm thrilled we have the program. CNN Money reports the U.S. government is set to issue 6,000 of these "rich people visas" this year. But the real investment is when a brainiac from abroad comes in and helps create more innovation. Think about how many Silicon Valley successes are owned by people with names you can't pronounce. Legal immigration has been one of our strengths as a country. We need to be about those who will add to our nation, not subtract from it.

ISSUE & DESCRIPTIONDATE TIME LENGTH

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CONSUMER / FINANCIAL:

6/25/12 1:06PM 10Min.

THE CLARK HOWARD SHOW: There is almost zero chance the Supreme Court will uphold the president's health care law, and when much or all of it is overturned, talk radio will only see the historic ruling through a political prism as a crushing blow for the Democrats and a big victory for the Republicans. But the reality is the problems with health care predate what the GOP calls Obamacare and what the Democrats call the Affordable Care Act. And those same problems will follow after all the political huffing and puffing is over. We in the U.S. spend close to 18% of our nation's wealth on health care. The next highest expenditure by a developed country in the world is less than 10%! And we have shorter lifespans to show for it. In fact, we waste more money on health care than some other countries in the world pay for it in total! Our problem is twofold. Almost half of all Americans receive health care from the government -- local, state and federal government, military (both retired and active,) and Medicare and Medicaid. And the other problem is many of us get health care through a private employer. Well, both scenarios distort the marketplace. In order to be more competitive in the world, we have to take health care and shrink what percent of our national wealth is squandered on it. Now, if it meant suddenly we would have much shorter lifespans by blowing up the current system, that would be one thing. But I can pretty much guarantee that won't be the case.

6/25/12 1:35PM 6Min.

THE CLARK HOWARD SHOW: What does the downgrade of credit for several of the nation's biggest banks mean to your wallet? Years after the bank bailouts that amounted to trillions of taxpayer dollars, Moody's Investors Service has now downgraded the credit ratings of JP Morgan Chase, Bank of America and Citibank. A little late, no? For you, these downgrades in the short term mean nothing. There will be no difference in your checking account, savings account, credit card, or car or home loan. But taking the long view, the banks still rest on our shoulders as taxpayers and that's unconscionable. That means the 'Too Big To Fail' banks can be as dumb as they want to be and we'll get stuck with the bill. That's got to be changed. I felt sick watching testimony in the Senate when all the sniveling politicians were kissing up to chief executive Jamie Dimon over Chase blowing \$5 billion. We've got a problem, Houston. It's a corrupt D.C. culture that takes care of the privileged at the expense of the rest of us. What can you do? Vote with your feet. Take your money out of the big banks and move it to small community banks or credit unions.

6/26/12 1:37PM 5Min.

THE CLARK HOWARD SHOW: If you're overpaying for music through Apple's iTunes store, stop it! Apple so dominates the music scene through iTunes. But you can buy songs from other sources and play them on Apple devices with relative ease. Amazon has had enough of Apple dominating the music scene and has started a price war. Amazon is offering top MP3 albums for sale in their entirety for \$2.99. That's \$2.99 for a whole album, not just for one song. In addition, they also have 100 other top albums for \$4.99. So stop overpaying for music on iTunes. There's one extra step to take music purchased elsewhere and put it on an Apple device. "When I download music from Amazon on my computer it downloads to the 'My Music' folder all I have to do is open up that folder, highlight the music that I want to put into iTunes and drag it into the iTunes library and let go," my associate producer Joel told me. "That automatically copies the music that I just downloaded and puts it into iTunes."

ISSUE & DESCRIPTIONDATE TIME LENGTH

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EDUCATION:

4/2/12 6:30PM 30Min.

THE ERICK ERICKSON SHOW: Washington Post – Americans 60 and older owe over 60-billion in student loans! Social Security wages can be garnished and collectors can harass old people to pay their loans. People want more government subsidization of student loans. Now that they have government paying for healthcare, they want to have government pay for college. Erick owes over \$70,000 in student loans. He knows what it's like. When you subsidize student loans you subsidize the college's ability to raise tuition rates. That's just how it works.

4/9/12 1:33AM 25Min.

THE HEART OF ATLANTA: The Learning Groove's music and movement classes help your child develop their rhythm, pitch and melody; language skills; motor coordination; creative expression; imagination; interpersonal skills; and academic readiness. The Little Shop Galley Club allows kids to receive and read the free advance readers sent to us by publishers in exchange for a 5-7 sentence review of the book. Our Galley Club members also interview authors who appear for in-store signings. They are celebrated with an annual awards ceremony and given an opportunity to attend a free writing and on camera interview class with industry professionals. This is all of no cost to them! Listeners wanting more information can contact our host, Mo Reilley, at [hearttofat@gmail.com](mailto:hearttofat@gmail.com).

4/10/12 1:36PM 8Min.

THE CLARK HOWARD SHOW: Student loans have moved from burdening the young to plaguing the old. Student loan debt is a pox on the American pocketbook. This terrible national burden now exceeds credit card debt in the U.S. and is growing exponentially. Tuition costs have been rising at roughly three times the rate of inflation in the U.S. The very ease of borrowing means colleges have no incentive to run efficient campuses and keep tuition affordable. It's like a vicious circle. Now the Federal Reserve Bank of New York reports seniors citizens who are on fixed incomes are in default on \$36 billion in co-signed student loans! If you are a senior, do not co-sign a student loan for your grandchild, even though you want to as a sign of love. The only exception to this rule would be if you are of significant wealth, in which case, just pay the tuition. You have an exemption from gift tax rules if you pay the university directly. But if you're not independently wealthy, you can't afford to co-sign on student loan debt. I know many people will hear me and still doing a lot of student loan borrowing anyway. If that's the case, be sure you always borrow under the federal student loan program, never with any private loans.

4/19/12 9:00AM 1Hr.

THE NEAL BOORTZ SHOW: Bobby Jindal of Louisiana is going to sign 2 bills on school reform. First bill, every parent will get an average of \$8,500 every year for their child's education as they see fit. The money will start following the money instead of the children following the money. It's school choice and the unions are pissed. They can keep their kid where they are or put them in a more demanding charter school, whatever they want. They have choice. 400,000 students with low income can use a voucher to go to private schools. There will still be tenure. To get tenure you have to rank in the top 10% of teachers, based on student performance. You have to be in top 10% for 5 of the 6 years. Any teacher who falls in bottom 10% loses tenure. If in bottom 10% you can't get a raise. Unions want last fired first fired. Now layoffs will no longer hit most junior teachers and ignore performance. This has become successful because of Hurricane Katrina. Since then New Orleans schools have become almost exclusively charter schools and there are teacher performance attached to tenure. It worked well enough that unions and democrats could not stop it. It was passed by bi-partisan support with ¼ to ½ democrats supporting the bill.

ISSUE & DESCRIPTIONDATETIMELENGTH

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EDUCATION:

4/19/12 1:37PM 9Min.

THE CLARK HOWARD SHOW: Enrollment at charter schools is booming in one of the largest consolidated school districts in the nation. I've long loved the idea of charter schools as an alternative way to provide your kids a better public education. Parents are starting to see charter schools as tuition-free private schools. Now The Charlotte Observer reports that charters school enrollment is growing so quickly in Charlotte, N.C., that it will soon account for one in five students in Mecklenburg County. The thing I love is that charter schools take the "one size fits all" mentality of public education and allow for continuous creativity and innovation. If one charter school is a stinker, it either adapts or it ceases to exist! Now, don't get me wrong, there are wonderful public schools in America. If you have a kid in a public school that you love, fantastic. That's where they should be. But the problem is we run public education in a way that would make Lenin happy. The school district decides whether your kid goes to a crummy public school or a great public school based solely on where you live. I believe that charter schools can act a magnet for more families to move into neighborhoods if you get one that performs particularly well. This is not a debate that's going away. This is core and central to our competitiveness in the world. Education is the key to success in career and life. And I'm so happy that a way to get your kids a better public education just got a little easier in North Carolina.

4/20/12 1:08PM 8Min.

THE CLARK HOWARD SHOW: Many families have just had college acceptance letters show up. Then the questions come, "How are we going to pay the tuition?" In many families, there's not dough saved over the last five years after a lot of Americans had hours cut or lost their jobs outright. That creates a real dilemma. I have a few simple rules when it comes to paying for college: Only borrow what you can borrow under the federal student loan program. Avoid private loans at all costs. Never take out more in loans than your likely first years earnings on the job that degree will get you. Start your degree out at a community college and then transfer to a "name school" where you plan to get your degree. The College Board reports private loans are down to just 8% of borrowing for college in the most recent years for which stats are available. That's a big drop from past levels. Private loans are awful. Be aware and stay away. Private student loan outfits have special rights under the law to eat you up if you default. You won't believe how abusive a bank can be that issues private student loan to you. And most private student loans carry high variable interest rates. What can you do if you have your heart set on a particular private school that's very expensive? If you don't have the resources and the only alternative is borrowing, I prefer that you look at working while in school to defray expenses. That's what I did. Go to a less expensive school at first and then transfer to your dream school as an upperclassman. There are many alternatives to putting yourself in debt that may hang over you for rest of your life!

ISSUE & DESCRIPTIONDATETIMELENGTH

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EDUCATION:

5/1/12 2:06PM 8Min.

THE CLARK HOWARD SHOW: Military personnel seeking a college education after they serve their country are getting ripped off by recruiters at for-profits colleges. While there are new rules in place to protect them, I'm recommending you take one additional step to safeguard yourself or your loved one in the military. It is so abusive that the brave men and women who return from protecting our nation receive our thank you when some sleazy commissioned salesperson at a for-profit school cons them into signing up for an education program just to get at their federal benefits or federal loan money. At the end of the program, our soldiers, sailors and airmen and women end up essentially with nothing to show for it, having either exhausted their military education benefits or having taking on obligation for loans that are worthless to them with the lack of education they receive. As I mentioned, there are now new federal rules designed to protect military personnel and their families when it comes to this kind of thing. The idea is to make it more difficult for for-profit colleges to rip off soldiers. But these are just rules and the crooks will try to get around them any way they can. So I need you to tell the military member in your life to stay away from for-profit private schools. I'm as capitalistic as they come, but I make an exception in this area because there's so much danger involved.

5/2/12 1:35PM 7Min.

THE CLARK HOWARD SHOW: While the Democrats and Republicans grandstand about avoiding increases on the interest rate for certain subsidized federal student loans, we're having the wrong discussion entirely. Instead, we should be focusing on making it more difficult to borrow ourselves into student loan debt in the first place. We as a country are drunk on student loan debt. If you have to be drunk on some kind of debt, student loan debt has a relatively good purpose because it's for education. But the level of debt is not manageable; we are looking at more than \$1 trillion in student loans! Both the GOP and the Democrats say they want to keep interest rates that are scheduled later this summer to go to 6.8% capped at their now current rate of 3.4%. The GOP wants to pay for it with cuts in social spending. The Democrats want to pay for it by closing loopholes for the rich. Yet it's not the interest rate that's the problem; the problem is the total amount being borrowed. You need to do what you can to prevent excess student loan borrowing in your own life. Am I saying don't go to college? No. What I'm saying is make it affordable, even if you have to study where you didn't want to. If it means going to a community college instead of a college with a famous name, so be it. We have to attack this before it gets too much more out of hand.

5/6/12 6:06AM 25Min.

5/7/12 12:04AM 25Min.

PERSPECTIVES: Shatavia Elder & Achie McEachern from Young Masterminds joined the program to talk about their summer programs. Young Masterminds of Atlanta is a premier youth empowerment organization that uplifts and empowers young people to be the thinkers and doers of tomorrow. Each summer the organization hosts a dynamic success camp for children between the ages of 6 and 14. The program fosters personal development, financial literacy, entrepreneur concepts, communication skills and positive image building all while helping the kids to be smarter and stronger. Programs focus on reading writing, healthy study habits and test taking skills. Listeners wanting more information can contact our host, Condace Pressley at [condace.pressley@coxinc.com](mailto:condace.pressley@coxinc.com).

ISSUE & DESCRIPTIONDATETIMELENGTH

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EDUCATION:

5/23/12 2:38PM 9Min.

THE CLARK HOWARD SHOW: An unusual wrinkle in the student loan marketplace has me temporarily reversing one of the staples of my longtime advice. It might be a better idea right now to take out a private unsubsidized student loan than a federal unsubsidized student loan. Particularly for people enrolled in the summer semester or the coming fall term, Smart Money Magazine reports that for the first time in history, it is possible to find a lower fixed rate on an unsubsidized student loan from a private lender than you would get under the federal student loan program for unsubsidized student loans. The rates for federal unsubsidized student loans are set by Congressional statute at 6.8%. But in the private marketplace, you're apt to find 5.7% or 5.8% from private lenders for fixed rate student loans. (This advice does not apply to variable rate student loans; those are still poison for your pocketbook as always!) What's behind this unusual temporary circumstance? With interest rates being manipulated by the Federal Reserve, that effect filters throughout all kinds of lending products. That's why you see credit unions doing four-year auto loans at 1% or something ridiculously low like that for people with great credit. Every part of borrowing except for credit cards is a steal. So this is a very temporary pivot on my part. As soon as the Federal Reserve stops its interest rate manipulation, my advice will revert back to what it's always been about federal student loans trumping private ones. But for right now, banks need some place to lend all their money and the student loan market gets the tangential benefit of that.

6/8/12 11:00AM 30Min.

THE NEAL BOORTZ SHOW: Teacher gives commencement address and gives them a reality check, "you are not all that special." You are just another person on a planet with a population of 6.8 billion so you are utterly insignificant. You have been pampered through school but realize this is the truth. If everybody is special then nobody is. We have come to love accolades more than achievement. We are happy to compromise our values. He ended with, work hard and do what you love.

6/11/12 11:00AM 45Min.

THE NEAL BOORTZ SHOW: Teachers in Chicago to go on strike. Quote from Jack Chambliss, "is it time to think about home schooling your children. For the last 21 years I have taught economics in Central FL. During that time I have made a concerted effort to glean my student's educational background. Drawing from a sample size of 14,000 multiplied by 2 decades has allowed me to offer the following advice to parents with children in K-12 public schools. Get your kids out of those schools before you ruin their life. My best students are in this order, Chinese, eastern European, Indian, and then homeschool Americans. It is not even close to American government school kids. In FL more than 60,000 students are homeschooled. Thanks to government officials in DC and Tallahassee are failing miserably during the standardized tests. Not to mention bullying, poor teacher student relationships, and teacher union demands. Everywhere else in our life we have the freedom of choice but if you are economically disadvantaged you are in a monopoly."

ISSUE & DESCRIPTIONDATETIMELENGTH

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EDUCATION:

6/15/12      9:00AM      45Min.

THE NEAL BOORTZ SHOW: The job market is a buyer's market. If you are an employer you have a wide array of employees to seek from. If you are applying to a job you have a lot of competition. No matter what job you are applying to there is a lot of other people applying for the same job. There is a company that advises people on hiring and people looking for a job. This woman wrote an article saying do not hire people who went to Grad school. She says to bypass them because hiring is a game of probability. It is likely that if someone got fired from their last two jobs then you will likely fire them. If they attended Grad school it will be hard to translate their abilities in job performance. They went to Grad school for their adolescent need for grade based approval. People who are afraid of holding their own in the work force go to Grad school. It is a way around the inevitable difficulties of finding a job. Here are three reasons to stay away from candidates because a lot of them are in humanities. It is a way to get a break from real life. Second, business school is for non-self-starters. If the person doesn't have enough guts to give their own ideas a shot what makes you think they will do well with you? According to Dartmouth none of the traits that will make a successful entrepreneur are related to business school. Law school is for uncreative types that turn out to be low performers.



ISSUE & DESCRIPTIONDATETIMELENGTH

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CRIME / SAFTY / SCAMS:

4/1/12	6:05AM	25Min.
4/2/12	12:05AM	25Min.

PERSPECTIVES: It seems like everyone has a blackberry, an iPhone, or some other such phone with a qwerty keyboard. Now, texting constantly while in the presence of other people is no longer rude and annoying but it is also potentially dangerous. Texting can kill. April is Distracted Driving Awareness Month and Atlanta City Council President Caesar Mitchell has initiated a campaign to raise awareness about the dangers of mobile phone use while behind the wheel. Listeners wanting more information can contact our host, Condace Pressley at [condace.pressley@coxinc.com](mailto:condace.pressley@coxinc.com).

4/2/12	1:33AM	25Min.
6/25/12	1:33AM	23Min.

HEART OF ATLANTA: Living Water for Girls (LWG) is embarking upon a very important journey in only a few days. On April 1st we will launch the 100 Days for Beautiful campaign. The Quest Foundation issued a match grant challenge for \$40,000 to fund two critical staffing positions at the LWG home for girls who are victims of commercial sexual exploitation. We have a goal of 100 days to match this donation, and we invite you to get involved. With your help, we will obtain our goal. LWG's mission is to rescue, rehabilitate and restore commercially sexually exploited girls by providing safe refuge and holistic therapeutic services. The road to recovery is often long and difficult for girls who have experienced such horrendous physical and psychological trauma and abuse. Our program is designed to give each girl a tremendous opportunity for healing and rehabilitation. A team of professional and licensed staff provides both clinical and practical experience in the treatment and needs of CSE victims. There are many ways to get involved in the 100 Days for Beautiful campaign. Here are a few ideas: Join us in hosting a small gathering in your home, community center, or church on Sunday, April 1st. We will provide you with a kit that will equip you to speak about our cause and what we're striving to achieve. Visit [www.livingwaterforgirls.org](http://www.livingwaterforgirls.org).

4/2/12	9:00AM	45Min.
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THE NEAL BOORTZ SHOW: Al Sharpton is going to get someone killed. He is calling for escalated violence in the Zimmerman Case. Even the NAACP is asking him to pull back on his comments. Why aren't all Sharpton or Jesse Jackson talking about the black body count in Chicago? It is black males killing males. The greatest threat to black males in this country is black males. SO why is Sharpton in Florida? Sharpton's income, power, and prestige are all derived from generating and exploiting white black conflict. If Sharpton wants to end the suffering of black families he will address the problem of black on black violence or problem of the culture of violence that exists in the black community. If he were to address the culture of violence he will lose his base.

ISSUE & DESCRIPTIONDATE TIME LENGTH

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CRIME / SAFETY / SCAMS:

4/3/12 2:08PM 7Min.

THE CLARK HOWARD SHOW: Criminals recently took advantage of a weak link at a particular merchant processor, which is an intermediary service between customers and retailers that clears credit cards for purchases. In the course of five weeks, over 1.5 million credit card numbers were stolen from all major cardholders including Visa, American Express, MasterCard and Discover. As best as anyone knows, no personal I.D. information was stolen such as name, date of birth, address or social security. They only got the credit card numbers. However, just having the numbers will allow the criminals to run charges to your account. We are the last major country still using the 1960's-era credit card technology that allows cards and accounts to be stolen this easily! Most developed countries use a much more secure system called "chip and pin," which embeds a computer chip within the card, making it next to impossible to duplicate or use the card. So what do you need to know to protect yourself? Banks are being even more diligent than usual in trying to identify suspicious charges as they come in. When they see a suspicious charge they will freeze the account and notify the cardholders. But you also need to be obsessive with your credit card statements. Manually go over every charge on the bill, big or small, over the next 90 days. If you notice any weird charges on your statement, contact your credit card company immediately and dispute the charge. Disputes are generally best done in writing, rather than just a phone call. But most credit issuers now offer an online web-based form for dispute submissions that should prove just as effective as a standard letter. Stay vigilant, consumers!

4/3/12 6:00PM 1Hr.

THE ERICK ERICKSON SHOW: NBC News is admitting to doctoring Trayvon Martin 911 tapes for air on the Today Show. They are now apologizing for it. There are many sides to this story and it's sad that the media is engaged in journalistic malpractice fanning the flames of racism. On Piers Morgan NBC Contributor Toure said that they were laughing at Piers at NBC saying they would not let Robert Zimmerman's brother on their network.

4/9/12 6:00PM 45Min.

THE ERICK ERICKSON SHOW: 2 issues ~ the special prosecutor in Sanford will not take the George Zimmerman case to a grand jury. There won't be a death penalty trial – it couldn't be murder-1 to begin with. There was no malice of forethought. Mike Wallace of CBS 60 Minutes died this weekend. He set the gold standard of news programming. He must have been disgusted by the media coverage of the Trayvon Martin story. The media has not tried to uncover the truth, they have pushed an agenda: We have our first African American president and this country is still racist. The media has been complicit in fanning the flames of a race war with Trayvon Martin. The media picked a side and they altered and edited to paint the picture of that side

4/10/12 9:00AM 1Hr.

THE NEAL BOORTZ SHOW: Woman in KC shoots 2 men who forcibly entered her home. The man shoved her into a closet. She pulled a gun out of the closet and she shot him. Hutchins wants the Stand Your Ground Law pulled since it is vague. He says that it will disproportionately end with a black man shot. He wants stipulations put on to protect the black community. If Zimmerman would have been Black Hutchins wouldn't have cared about the case. If you want to talk about proportions what about the disproportionate rate at which Blacks commit crimes? Al Sharpton is going to end up killing someone in Florida. He will once again have blood on his hands. Already 2 black men killed a white man while screaming Trayvon. The police even think it was racially motivated.

ISSUE & DESCRIPTION

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CRIME / SAFTY / SCAMS:

4/10/12                      2:07PM                      6Min.

THE CLARK HOWARD SHOW: A database of stolen cell phones is coming to help combat the rash of smart phone thefts around the country. Half of Americans now have a smart phone, which gives them a real value upon resale -- even if the people reselling them are crooks who stole them in the first place. If you go on Craigslist, it's shocking how many smart phones you'll see for sale. There are literally hundreds available, including every fancy smart phone out there. To combat the problem of crooks stealing and then reselling smart phones, the nation's wireless carriers have reached a deal with the feds to compile serial numbers (ESNs) when phones are reported stolen. Having that info will allow the carriers to block voice and data service to those units. The central database is expected to roll out over the next 18 months to two years, according to The Wall Street Journal. In the meantime, if you have an Android or iPhone, you can go to our show notes and find ways to download an app to locate a stolen phone and possibly deactivate the content on it.

4/11/12                      6:00PM                      1Hr.

THE ERICK ERICKSON SHOW: George Zimmerman being charged with 2<sup>nd</sup> Degree Murder, he is in custody. The woman in the press conference we just heard is in a difficult position -- she did very well being remote from the case and was very careful in what questions she would answer.

4/12/12                      9:00AM                      2Hrs.

THE NEAL BOORTZ SHOW: Zimmerman Press Conference. The prosecutor seemed to be into the 15 minutes of fame. By all accounts the Martins are good and decent people. The presence of Sharpton next to the Martins demeans the family and their son. Have you ever seen Sharpton next to a mother of a son killed by another black man? Have you ever seen Sharpton demand the arrest of a black man who killed another black man? Sharpton is in this for one reason: To promote his white on black narrative that gives him power. Somebody close to the Martins should tell them to get rid of the evil disgusting man Al Sharpton. Martin's mother says she believed it was an accident that got out of control and he can't turn the clock back. If she were to say this in front of a jury then it would be involuntary manslaughter. Zimmerman arrested for 2nd degree murder. I've been telling you for a month that he would be charged for 2nd degree, 1st requires premeditated proof. The case is going to fight against Stand your Ground laws. You are not standing your ground when you are following someone. The only case he as is if he lost him went back to his car and was attacked then he stood his ground. The confrontation was initiated by Zimmerman. At some level Zimmerman will be found guilty of a crime.

ISSUE & DESCRIPTIONDATE      TIME      LENGTH

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CRIME / SAFTY / SCAMS:

4/12/12      1:06PM      9Min.

THE CLARK HOWARD SHOW: Con artists have been taking advantage of the housing meltdown by acting as bogus landlords and renting foreclosures. Here's how this typically plays out: A criminal will scout out a neighborhood and find the foreclosures. Then they call a locksmith out to the property and say they locked themselves out. Next they con the utility company into turning the utilities back on. When the coast is clear, they'll put up a "for rent" sign or list the property online. The criminal who is masquerading as a landlord is only too happy to take a deposit and hand over the keys. Once a tenant is in there, he or she may continue paying rent each month by sending it to a post office box. Then one day, out of the blue, someone comes around and says, "I'm with such-and-such bank and this is a foreclosure. Why are you living here??" Here are some tips to protect yourself as a would be renter: Search the county's property records to see who the owner is. If it doesn't match up against the owner renting to you, you know to be extra careful and suspicious. Have the landlord show you a copy of the deed on the property, as awkward as that may be to ask. Never pay security and first month's rent by cash or money order. Pay by check only. Crooks most likely won't take a check, because it creates an audit trail and opens up other potential criminal charges for them. Don't wire any money for a deposit ever. Be suspicious of post office box addresses as a way to send monthly rent; physical street addresses are much safer. Don't rent right on the spot even if you're getting the pressure to do so. Tell them you need to think it over. Be sure you have a written and executed lease before occupying a property.

4/15/12      6:04AM      26Min.

4/16/12      12:04AM      26Min.

PERSPECTIVES: Kimberly McCoy from the Cobb District Attorney Victim Witness Unit and Holly Comer the Executive Director of the YWCA of Northwest Georgia joined the program to discuss the organization that is dedicated to eliminating racism, empowering women and promoting peace, justice, freedom, and dignity for all. Their vision is for a community free of domestic violence and sexual assault. They are committed to delivering programs and services that increase the awareness and reduce the occurrence of domestic violence and sexual assault in our community. April is observed as Sexual Assault Awareness Month and we discuss the many events planned to raise awareness and the resources that are available to women who may be in vulnerable situations. Listeners wanting more information can contact our host, Condace Pressley at [condace.pressley@coxinc.com](mailto:condace.pressley@coxinc.com).

ISSUE & DESCRIPTIONDATETIMELENGTH

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CRIME / SAFTY / SCAMS:

4/17/12

2:06PM

10Min.

THE CLARK HOWARD SHOW: Well, Tax Day is finally here. Approximately 25% of people wait until the last minute or beyond to file their taxes. As I've said in the past, if you can't get it together, file for an extension because the penalty for failure to file is nasty. If you need more time to pay, the IRS makes that a lot easier than you might imagine. You'll need to file Form 9465 at IRS.gov if you expect it will take longer than four months to pay what you owe. Meanwhile, some 75% of people file as early as possible because they're due a refund. The average refund is several thousand dollars, depending who you believe. So people use it as a budget tool; they get over-withheld at work as a method of forced savings. Then at tax time, you have a windfall and you treat yourself with the money. Or your pay down credit card debt, save for retirement, or do whatever else meets your financial needs at the moment. But the problem with taking this approach is the explosion of tax identity theft. Crooks know how easy it is to file taxes as if they're you and get your refund. The IRS still has no effective means yet to shut this crime down. And in addition, the penalties are not strict enough. U.S. Rep. Debbie Wasserman Schultz plans to introduce a tax identity theft bill that will make the penalties higher for those who steal returns. Last year, taxpayers lost \$6 billion to these criminal rings. Crooks love to do it because right now it's a slap on the wrist, but her legislation may change that. In the meantime, what I recommend is that you reduce your withholding at work so the stakes aren't as high when you file your 2012 return next April. That way if a crook beats you to the punch and files as you next year, you won't have to wait 12 - 15 months for the IRS to investigate and get you the refund you're due.

4/24/12

2:35PM

6Min.

THE CLARK HOWARD SHOW: The nation's largest life insurer has agreed to a multistate settlement because it did not pay claims for policy holders it knew to be deceased. Met Life and other insurers who issue disability insurance and other policies that cease at the time of someone's death subscribe to databases that tell them when policyholders die. They use this database to identify people they can stop paying living benefits to. But they were also using it to not pay death benefits to survivors on life insurance policies. Even worse, when Met Life knew people had died, they would continue to collect premiums against the cash value of the policy until they took the policy down to zero, leaving no money for heirs. Met Life must now pay nearly \$500 million, including costs to forensically figure out who the heirs were on policies that they did not pay out on where they have no more paper trail. Prudential and John Hancock are involved in this scandal too, and I believe there will be more. The real shame of this is that nobody is going to prison. The penalties alone are not sufficient to stop this kind of bad behavior among insurers. And the embarrassment fades quickly out of headlines too.

ISSUE & DESCRIPTIONDATETIMELENGTH

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CRIME / SAFETY / SCAMS:

4/25/12

1:07PM

5Min.

THE CLARK HOWARD SHOW: Your computer could have a rampant type of malware on it that could potentially take you offline -- permanently -- after July 9. We've had what seems like a crisis a day for both Mac and PC users in recent weeks. Mac users were recently subjected to the largest attack ever in the Apple world. Now PC users are just around the corner from a widespread infection that could render their machines a useless doorstop. Here's the deal: Months ago, the FBI caught wind of a cybercrime ring operating a series of rogue DNS servers. The servers tricked people's computers into viewing altered versions of the Internet that promoted dangerous and bogus products. Fortunately, the crooks were caught and now the feds want to pull the plug on the rogue servers come July. When that happens, you won't be able to access the Internet or email if you're on an infected machine. Visit DCWG.org to learn more about the malware, and CHECK YOUR COMPUTER. If infected, a free fix is available. But there's no way to tell who is infected and who isn't until you check. The number of infected computers is believed to be in the hundreds of thousands.

4/27/12

1:36PM

7Min.

THE CLARK HOWARD SHOW: DUI accidents remain stubbornly high at a time when we've reduced the overall number of people killed or injured in auto accidents. I've got a solution in mind that I'd like to see implemented across the country. Alcoholism is a disease. So it doesn't work to tell an alcohol that he or she shouldn't get behind the wheel and drive while they're under the influence. What does work in state after state is that after somebody is convicted of a DUI, there's a way to make sure the vehicle they drive can't be a lethal weapon ever again. Several states require the use of ignition interlock, which is kind of like a Breathalyzer thing you've got to blow clean into or else your car won't start. (This kind of technology can even be activated by a parent of a teen who may be drinking.) The Insurance Institute of Highway Safety reports a big reduction in repeat offender DUIs in Washington State when they implemented ignition interlock laws in the state. Meanwhile, The Los Angeles Times reports there is an experimental program in four California jurisdictions requiring ignition interlock for first-time offenders. This is a very inexpensive technology and I wish it was a requirement in each and every state. Because you never want that phone call or knock at the door from the police saying there's been an accident.

5/7/12

7:00PM

1Hr.

THE ERICK ERICKSON SHOW: CNN has confirmed the US and allies thwarted a terrorist plot involving US bound airliner right around the anniversary of bin Laden's death. Plot involved an al-Qaeda affiliate in Yemen and an explosive was uncovered. This appears to be related to several bomb attempts including Xmas underwear bomber. Specific target had not been picked. Pancake shaped, flesh-toned explosives are not detectable at TSA and now there are fears about bombs terrorists can swallow. Airport security has been reactive; will they do colonoscopies to check for these swallowed bombs? One note -- all of these bombers are coming from overseas and we are doing airport security "theatre" on domestic flights. There is no way to know if security is tight at foreign airports as it is here. We don't know much about the airline other than it's believed to have been a US-based airline.

ISSUE & DESCRIPTIONDATETIMELENGTH

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CRIME / SAFTY / SCAMS:

5/8/12

2:07PM

9Min.

THE CLARK HOWARD SHOW: How safe are you on the web? The June 2012 issue of Consumer Reports says you're more vulnerable than you think. Thirty million computers infected in just in a year with malware. Sixteen million households in which somebody suffered identity theft. More than 9 million times where someone had their personal info compromised. Eight million episodes of security breach where your info ended up out there in the twilight zone. And more than 7 million unauthorized charges on credit cards. The stats are overwhelming, as you can see, according to Consumer Reports. But I don't tell you all this to make you cynical or to feel resigned. In reality, this situation calls for simple prevention and commonsense. You can't prevent every criminal act, but you can mitigate them some. Below are a few pointers to keep in mind. Remember, prevention is the best cure, especially when it comes to the web. Be careful which emails you open. Turn off any feature that automatically opens emails for you. Be wary of any hyperlink in any email. Beware of phishing attempts from your bank or other financial institution. If you believe the email is legit, call your bank back at a telephone number you know to be legitimate for them from the back of a billing statement. Run a free antivirus program on your computer, but know that this is not foolproof; it's just another step in the nuclear arms race with the criminals. Freeze your credit. If you get a notice of a data breach in the mail, the possibility that you'll be subject to full blown identity theft goes up 10 times over. So you need to do a credit freeze. A huge number of tweens on Facebook gave false birthdays to get on. Parents overwhelmingly have no idea their tweens have a Facebook account. If your tween is allowed to be on Facebook, make sure they friend you so you can monitor what's going on, and be sure to lock everything down with the tightest privacy setting possible.

5/16/12

10:30AM

1Hr. 30min.

THE NEAL BOORTZ SHOW: The Narrative is that Zimmerman hunted down and killed Martin because he was black. The medical report showed Martin was shot but that he also had large cuts on his knuckles. The Zimmerman report shows two black eyes cuts and bruises on his head and large lacerations on the back of his head. Suddenly it doesn't look as if Zimmerman hunted down Martin. You can argue this either way. But if you are on the jury and you have to decide if Zimmerman had an intent to hunt down and kill Martin. There is ample evidence to show they were in a fight and Martin beat the crap out of Zimmerman and Zimmerman pulled out his gun to stop his assailant. There will be a plea. If it goes to trial and Zimmerman doesn't get convicted there will be a civil uprising.

5/23/12

1:06PM

7Min.

THE CLARK HOWARD SHOW: When you're logging onto the Internet at a hotel, beware of bogus unsecured networks set up by criminals that lure you in with the promise of free wifi. The FBI warns that hackers are working from the parking lots of hotels that charge for Internet, or even checking in for a night, just to set up websites that look official and are often named after the hotel's frequent stay program. These appear to be legit hotspots and give supposed free wifi access. But what they're really doing is keylogging your every stroke. When you go to any financial account or to your email account on one of these bogus networks, they're recording your keystrokes so they can figure out your passwords. Let's face it: if a crook cracks your email, how much sensitive info is in there?! So you need to be aware and be careful. If a hotel does not have free wifi, and you find what seems to be a legit hotel-branded website promising free wifi, you know you're one step away from being hacked.

ISSUE & DESCRIPTIONDATETIMELENGTH

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CRIME / SAFTY / SCAMS:

6/8/12 6:00PM 1Hr.

THE ERICK ERICKSON SHOW: A highly acclaimed University of Georgia German professor was arrested Thursday for prostituting himself for \$60, authorities say. Max Reinhart, 65, was charged with prostitution, according to Gwinnett County policy. The investigation began when Gwinnett County police detectives found an advertisement for an individual named "Sasha" in the transsexual services section of the website backpage.com, police spokesman Cpl. Jake Smith said. Detectives arranged to meet "Sasha" on Thursday at the Guest House Inn near Norcross, and found the room had been rented by Reinhart, Smith said. An undercover investigator met with Reinhart/"Sasha" and negotiated a charge of \$60 for half an hour of "services." Reinhart then was arrested, police said. He was booked into the Gwinnett Detention Center just after 12:30 p.m. Thursday and released around 9:15 p.m. on \$4,800 bond, according to jail records.

6/12/12 10:30AM 30Min.

THE NEAL BOORTZ SHOW: Man comes home and sees a man trying to sexually molest is 4 year old daughter. He did what any father would do. He wadded in on this guy and beat the crap out of him. He beat him to death. The guy is expressing remorse. He began punching the assailant in the head to get him to stop and killed him. The police did not arrest him. It is going before a grand jury. The girl is at a hospital being treated at a hospital. All of the parties of this incident are white.

6/13/12 1:36PM 6Min.

THE CLARK HOWARD SHOW: Comcast is under investigation by the Justice Department for data caps it's putting in to deal with streaming video traffic through high-speed Internet connections. When the nation's largest cable company purchased NBC Universal in 2011, I was outraged. Comcast gobbled up a major content provider, and had to promise that it wouldn't play games when allowing customers to watch video content in order to get the deal through. But I guess Comcast lied. Now the latest numbers show that 105 million Americans each day are watching streaming video. Those who are under age 35 are particularly reluctant to get a subscription to pay TV. They're watching streaming video on Hulu, Hulu Plus, Netflix or the networks' own websites. By the way, for streaming video capability I love the Roku 2, which has a street price of around \$80. So the cable companies like Comcast are in terror that they'll become dumb pipes. But instead of competing in the free market, Comcast is using its government-granted monopoly position to choke free enterprise. I truly hope the Justice Department investigation is not just sound and fury signifying nothing in an election year.



ISSUE & DESCRIPTIONDATETIMELENGTH

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CRIME / SAFTY / SCAMS:

6/14/12

2:06PM

7Min.

THE CLARK HOWARD SHOW: Crooks continue to target small businesses by hacking into their business banking accounts. According to a recent New York Times story, more than 10% of small businesses have now had funds stolen from bank accounts, with losses amounting in the billions. Under the current law, a business is not protected by a bank when a hacker breaks into a business account. So a business that you spent years or decades building or even generations if it's a family business could be out of business overnight. Here are my tips for protecting yourself if you're a small business owner: 1. A common point of breach is when a criminal attempts to set up overseas wires from your account. Contact your bank and request double or dual authentication on any wires. That means a wire won't automatically take place when someone requests it. The bank must take the additional step of getting a second go ahead from someone at your business before completing it. 2. Talk with your insurance agent about fraud insurance. It's dirt cheap but almost nobody buys it. 3. Get a dedicated computer for financial transactions. By doing this, you can show you took due care under the Uniform Commercial Code (UCC). No surfing the web on your dedicated computer. No e-mailing. And definitely no visiting Facebook or Twitter, as social media is one of the main entry points for business hackers today.

6/18/12

2:36PM

8Min.

THE CLARK HOWARD SHOW: Newly sophisticated Trojan horse viruses developed in Europe are expected to pose a threat to anyone who does online banking here in the United States. Criminal rings out of Eastern Europe are bringing a new level of threat to web users who encounter the common SpyEye and Zeus viruses. According to what I read in The Chicago Tribune, both viruses have been automated so that a criminal can breach your computer, get your information and then log into a bank or brokerage account to have money wired overseas almost without having to lift a finger! This is currently a fast growing crime in Europe, and they're noted over there for having much more robust digital banking security in place than we do in America. So there's almost no doubt this new breed of automated virus will make its way to our shores. Here's my advice to protect yourself: Use an antivirus program and keep it up to date. I have a list of free programs in my Virus, Spyware and Malware Protection Guide; If you're a business owner, you must have a dedicated computer that's only used for financial transactions. If you're an individual and your computer is breached, you have protections under the law and your money must be restored to you. But that's not the case if you're a business owner. That's why entrepreneurs need to follow my advice carefully. Meanwhile, a new analysis of web traffic for 75 million people shows that Internet search results are being tainted more and more by con artists. These crooks are manipulating search results and instantly loading viruses on your computer when you click on their bogus links. As USA Today reports, "As a rule, it is wise to avoid clicking on links that include '.ru' (Russia) or '.cn' (China) in the address line, since attacks often originate from those nations."

ISSUE & DESCRIPTIONDATETIMELENGTH

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CRIME / SAFTY / SCAMS:

6/21/12

2:38PM

8Min.

THE CLARK HOWARD SHOW: The latest Ponzi scheme to come tumbling down shows that all investment scams have common themes at their core. The Sacramento Bee reports an investment advisor named Thomas Hammond is going to prison for 4 years and 9 months after stealing more than half a million dollars from employee pension plans. Hammond was doing legitimate investment advising to people. But then he started telling clients he had a private portfolio that offered much larger returns. That's Rule #1: Beware anytime anyone promises you outsize returns when you're lucky banks are paying you 1% (if you're lucky) on your money. So Hammond got clients to move from legit investments into the phony ones. He took their money and instead of investing it, he put it in a bank account and spent it for personal use. The tip off came when one of his clients asked for their money back. Hammond told them they had to wait and then he didn't give all of it back when he did give them money. Rule #2: Be wary of any promising they have a secret formula. When somebody claims they've got the magic, the only magic they have is the kind that will make your money disappear.

6/26/12

2:08PM

8Min.

THE CLARK HOWARD SHOW: The next time you need to go online to renew a driver's license or to download some other kind of government form, how can you be sure the website you're at is the official government site? I read a report in The Charlotte Observer about fake websites that appear to be government sites but are actually set up by unaffiliated businesses hoping to make a quick buck off confused consumers. Apparently, there are at least several websites that pop up when you do a search for "NC DMV" that are not the official Department of Motor Vehicles page. Sure, they'll help you with a slew of DMV-related issues -- but for a charge of \$24.99 and only after you divulge sensitive personal information. (The official DMV site for North Carolina is NCDOT.gov, by the way.) The cleverest of these impostor sites even have outsourced call centers. So you dial a number listed on their site and suddenly you're talking to a foreign call center where they may not even know they're answering calls for a suspicious and possibly criminal ring. The web offers a world of info, but info is not the same as truth. The ease the web presents to you is also a cheap and easy gateway for criminals to get into your life! To avoid these kinds of pitfalls, keep the following in mind: Any official government website you visit should end with ".gov"; and most government forms are free. Be wary of websites that want to charge you for them.

6/27/12

6:30PM

1Hr.

THE ERICK ERICKSON SHOW: Adam Goldfein fills in for Erick tonight. He discussed human trafficking. Asian massage parlors popped up everywhere in Macon. Gwinnett county had its problems, as did Fulton and Cobb and trickled down the interstate to middle GA. A nationwide child prostitution sting found 79 teen victims and more than 100 alleged pimps. Americans between 13 and 17 rescued from truck stops store fronts and hotels. 77 are girls, 2 are boys. They were held against their will, they were given gifts, shelter and food as many came from broken homes. In Vegas children kidnapped from Missouri were found after being forced into prostitution. In areas where prostitution is legal it has created a demand. 17800 estimated people (women and children) who are smuggled across the border and sold into sex slavery. A lot of people think legalizing prostitution is the answer. The southeast is a hotbed for trafficking. The Asian mafia is the biggest promoter of the sex trade. Their hotbed is the northwest coast. The FBI focuses there so they do the dirty work here, launder the money back and it can't be tracked.

ISSUE & DESCRIPTION

DATE      TIME      LENGTH

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CRIME / SAFTY / SCAMS:

<p>THE CLARK HOWARD SHOW: Do you have aging family members or friends? Crimes against the elderly skyrocketed in the last year, with seniors losing a collective \$3 billion to fraudsters through home repair scams, investment scams and other pitfalls. Con artists are particularly fond of elderly widows. The scam is to find those who may be lonely or infirmed, and slowly shower them with attention and small gifts in order to gain their confidence. I've heard of one con man who began befriending an older woman when she simply asked him for directions. By the time he was done, she had given him Power of Attorney over her funds, and he steadily looted her over time for \$180,000! Here's your assignment. If you have elderly friends or relatives, you need to stay involved in their lives. Be nosy! Visit. To someone who is shut in, just your presence brings them joy. It may seem dull at times, but never forget, someday you will be in those shoes. Do you have siblings? Some families find it's a good plan to divide up responsibilities when you have elder parents one kid takes them shopping, another entertains them, and a third handles money issues. Regardless of how it's handled, be aware and be present in the financial lives of your elders. That can mean being a second signature on a checkbook, or an authorized person on a checking account. Know about the investments they have. Remember, be nosy! You don't want to find out your parents are destitute because you were looking the other way. Your parents were there to raise you. It's time for you to pay back.</p>	<p>6/29/12      1:36PM      8Min.</p>
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ISSUE & DESCRIPTION

DATE

TIME

LENGTH

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HEALTH / ENVIRONMENTAL / RELIGIOUS:

4/1/12 5:06AM 50Min.

HEALTH TALK ATLANTA: Food marketing is major business, and Dr. Joe doesn't want you to get suckered by buzzwords on labels or slick ad campaigns designed to dupe you into believing a product is healthier for you than it actually is. Claims like "all natural", "packed with fiber", and "gluten free!" these are all buzzwords designed to make the consumer think a product is healthy, when it really is no healthier than its counterpart without the misleading label. In this show Dr. Joe specifically addresses conventional and organic cookies, potato chips and yogurts and why none of them are actually "healthy" despite the buzzwords on the packaging that make you think they are. He discusses how fruit juices and smoothies are actually high in sugars without all the fat and fiber designed to slow down the digestion process so that you can actually absorb your nutrients. He also talks about diet sodas and how drinking them may actually cause you to gain weight, instead of the desired result of either losing weight or staying trim. Another popular buzz word that you've seen pop up on everything is "gluten free". While avoiding gluten may be a good thing, many of these "gluten free" products are either naturally gluten free anyway, or higher in fat and calories than their non-gluten free counterparts. While gluten free is a necessity for those living with Celiac Disease, purchasing a product simply because it says "gluten free" doesn't mean it's good for you. As always, Dr. Joe reminds the listener that this is all the more reason to make sure your nervous system is working properly. Listeners wanting more information can contact Dr. Joe at 770-427-7387 or go on-line to [www.drjoesposito.com](http://www.drjoesposito.com).

4/4/12 1:36PM 7Min.

THE CLARK HOWARD SHOW: When you get a prescription, you can use the power of a smartphone to figure out where to find the cheapest deal. I've talked in the past about trying to lower the cost of your prescriptions by printing out the list of \$4 generic meds from Kroger, Target, Wal-Mart and any of a number of other retailers and then taking it to your doctor. Show your doc the list and say, "Can you write my script from this list? This is what I can afford." Now there's a step you can take beyond that with a new smartphone app called Lowest Med for both the iPhone and Androids. With Lowest Med, you just pop in the name of the medication and it will shop the marketplace for you to tell you who's got the best price in your area. The thing is a pharmaceutical company may have a deal with a particular pharmacy based on volume that could make your script a lot cheaper at one place vs. the pharmacy where you normally go. This app gives you the opportunity to see the best deal on your prescription.

4/6/12 6:00PM 1Hr.

THE ERICK ERICKSON SHOW: Good Friday, Holy Saturday, Easter Sunday – The most significant 3 days in Christianity. These 3 days profoundly changed the world forever 2012 years ago. In this Good Friday special, Erick talks about his faith, world view and why he is on the radio. There is hostility in the world toward Christ and Christians. There is a difference between Christians and followers of Christ. Anything goes does not go with Christ. Love the sinner, hate the sin – many Conservatives forget that. Liberals hate the whole conversation. Many people inject Christ into things that are not of Christ. The most profound words ever spoken on Earth, "I am the way, the truth and the life. No one comes to the Father except through me". We are all going to hell, except for the grace of God. We all fall short of the glory of God. Atheists say Christians are hypocrites we don't live the way – That's exactly the point. We all fall short. We are to live aiming for a higher standard than ourselves.

ISSUE & DESCRIPTIONDATE                      TIME                      LENGTH

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HEALTH / ENVIRONMENTAL / RELIGIOUS:

4/8/12                      5:06AM                      50Min.

HEALTH TALK ATLANTA: Dr. Joe does his spin on George Carlin's famous bit about the 7 words you can never say on television, but in this case it's the 7 foods that you should never eat. Fans of Dr. Joe are familiar with his "7 Deadly Sins of Nutrition" Alcohol, Sugar, Meat, Coffee, Soda, Dairy, and Artificial Sweeteners" This show actually goes beyond the 7 deadly sins of nutrition to elaborate on the why. In this show Dr. Joe discusses why you should avoid canned tomatoes, because of most non-organic cans are lined with Bisphenol A, and why, if you are going to eat meat, you should eat grass fed meat. He also discusses the lining in microwave popcorn bags, non-organic potatoes, farmed salmon, milk products and conventional apples. He reminds the listener that with all of these "bad" foods, there are good, healthy alternatives, and even if you do get exposed to toxic chemicals or non-organic foods, if your nervous system is functioning the best it can, then you are better equipped to deal with the everyday toxins you may be exposed to. Listeners wanting more information can contact Dr. Joe at 770-427-7387 or go on-line to [www.drjoesposito.com](http://www.drjoesposito.com).

4/15/12                      5:07AM                      50Min.

HEALTH TALK ATLANTA: Is it possible that what you are eating and drinking is making you psychotic? Dr. Joe says the answer is yes, if you are eating a diet high in processed foods that contain ingredients that adversely affect your mental function. He discusses how certain ingredients in "foods" can be causing an increase in depression, acute paranoia and other psychotic symptoms. One ingredient he specifically cautions against is Brominated Vegetable Oil or BVO. He also cautions against wheat products and their effect on the central nervous system. The core of Dr. Joe's message, as always is to make sure that your nervous system is functioning properly, addressing not only the chemical things that affect it, but physical as well. Listeners wanting more information can contact Dr. Joe at 770-427-7387 or go on-line to [www.drjoesposito.com](http://www.drjoesposito.com).

4/16/12                      1:04AM                      24Min.

BUSINESS IN THE BLACK: Dr. Jeanine Oliga, Lead Physician of Family Medicine at Southside Medical and regular guest to this show, joined today's program to discuss Depression. Depression may be described as feeling sad, blue, unhappy, miserable, or down in the dumps. Most of us feel this way at one time or another for short periods. True clinical depression is a mood disorder in which feelings of sadness, loss, anger, or frustration interfere with everyday life for weeks or longer. The exact cause of depression is not known. Many researchers believe it is caused by chemical changes in the brain. This may be due to a problem with your genes, or triggered by certain stressful events. More likely, it's a combination of both. Listeners wanting more information about this program can contact host Twanda Black at [Twanda.Black@coxradio.com](mailto:Twanda.Black@coxradio.com) or by calling 706-884-7509.

ISSUE & DESCRIPTIONDATE TIME LENGTH

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HEALTH / ENVIRONMENTAL / RELIGIOUS:

4/16/12 1:33AM 25Min.

HEART OF ATLANTA: Fashion, Beauty and Entertainment Converge for a Charity Fashion Event to Benefit Leading Atlanta Children's' Charities. Steve Hightower Hair Artists announces the 3rd Annual "Thriving Children: An Evening to Believe In" charity fashion show on Friday, April 20 at the Fox Theatre. Themed "Dreams Do Come True," this year's event brings together leading Atlanta fashion, hair and beauty experts for a magical runway fashion show experience to benefit Childkind, Fragile Kids Foundation and The Center for Children & Young Adults. "This year's 'Dreams Do Come True' theme defines perfectly the mission we hope to achieve through our program – to make our community aware of these amazing organizations and the difference they make to nurture the dreams of each child whose lives they touch." The program will begin at 7 p.m. in the Fox Theatre's Egyptian Ballroom and Salon with a silent auction, cocktails and bites provided by local restaurants. At 8 p.m., guests will experience a special "Dreams Do Come True" fashion and hair runway show experience, featuring fashions from local Atlanta boutiques and stores such as Atlanta Beach, Boy Next Door, Bill Hallman, Elements of Style, Emerlyn & Ester Boutique, Guffey's Formal Studio, Helen Frushtick Furs, La Raine's Bridal Boutique, Tootsies and Jewelry provided by LMR Collective and Topaz Gallery. Following the show, guests will enjoy dessert and dancing to the acclaimed Sentimental Journey Orchestra, as well as a special performance by Panache – the vocal ensemble of the Atlanta Gay Men's Choir. Listeners wanting more information can contact our host, Mo Reilley, at [hearttofat@gmail.com](mailto:hearttofat@gmail.com).

4/18/12 2:36PM 10Min.

THE CLARK HOWARD SHOW: With the news of Warren Buffett's prostate cancer announcement, I want to take the opportunity to give you an update on my prostate cancer and how I'm handling it. Prostate cancer is likely the second most-diagnosed cancer after skin cancer. Catching it early means that you'll often have no decrease in your lifespan, and that you may not need any treatment at all. Buffett's cancer was caught very early on and, though I'm not a doctor, I would question why he is rushing in to have treatment like proton beam therapy. In my case, I also was diagnosed with very early stage prostate cancer. I'm on the 'watchful waiting' regiment, which means I have a blood test every 90 days and once a year I have a biopsy. The latter is not pleasant, but I endure it. The word from my urologist is that if I have another good biopsy report this summer, I'll be allowed to go two years between biopsies. In medicine, there a lot of unknowns about how to determine who does and who doesn't need treatment. The University of Wisconsin estimates that somewhere between 50% and 60% of men diagnosed with prostate cancer never need treatment and will live a full lifespan. But again, there's no way to differentiate between the two scenarios in a person. Watchful waiting has paid off very well for me, and it's how things are routinely done in Europe. In the United States, however, we're an action-oriented society and the assumption is that if you have cancer, you need to get it out of your body stat. Yet treatments can have negative side effects, and not everybody requires treatment, as I've said. If you get an early stage diagnosis, there are potentially better and more conservative choices than immediate treatment. So if you or someone you love is diagnosed with prostate cancer, you need to get the facts and react non-emotionally. Of course if you have a serious diagnosis, your only decision is to pick which form of treatment to have.

ISSUE & DESCRIPTIONDATE TIME LENGTH

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HEALTH / ENVIRONMENTAL / RELIGIOUS:

4/19/12 1:06PM 6Min.

THE CLARK HOWARD SHOW: When you're visiting any walking city, and suddenly you need to use the facilities good luck finding a clean one nearby. Well, that's a problem that may be changing. This is an issue all around the world because when you gotta go, you gotta go. That's why smartphone apps such as Clean Bathroom Finder and SitorSquat have been developed, pointing you to the nearest clean bathrooms. Some cities have tried to solve this public toilet problem. Seattle put in ultra-fancy public toilets at a million bucks a pop, but they were trashed in no time. A public transit system put what was supposed to be an "indestructible, self-cleaning toilet." All of these high-tech solutions are now in the trash heap. But Portland Oregon has come up with an answer that's really caught fire. Based on an old European model, they're putting up tin shacks that only partially block people's view--you can see feet and heads, and the sink is placed outside, but they provide enough privacy to do your business. This eliminates the prevailing problem of rest rooms being used for illicit activities. It's an innovative solution to address a basic need we all have!

4/22/12 5:06AM 50Min.

HEALTH TALK ATLANTA: Have you ever listened to a song you love and felt a deep sense of pleasure? That is an actual chemical reaction occurring that stimulates the region of your brain that influences enjoyment. Dr. Joe cites a recent study that shows that music affects the brain chemistry the same way that other activities associated with pleasure does, like romance and eating. The particular chemical affected is Dopamine, and to put it plainly, Dopamine makes us feel good. The Dopamine reaction also comes into play in drug addiction as well, which explains why listening to music you love can be addictive. Music is a great therapy for mental health. It's certainly safer and more enjoyable than abusing drugs! Another link to mental health issues like depression that Dr. Joe discusses is a recent study showing that inflammation of the digestive system has been linked to mental health issues. By calming the digestive system down you can effectively reduce the need for anti-depressants and other drugs. Dr. Joe reminds the listener that he is not a medical doctor, and therefore cannot tell you to take drugs or not take drugs, but if he teaches you how to get well naturally, you may not need the drugs. You can do this by having a normally functioning nervous system, a normally functioning digestive system, and good nutrition. Listeners wanting more information can contact Dr. Joe at 770-427-7387 or go on-line to [www.drjoeesposito.com](http://www.drjoeesposito.com).

4/22/12 6:05AM 24Min.

4/23/12 12:04AM 24Min.

PERSPECTIVES: Each year, about 22-thousand men are diagnosed with pancreatic cancer. Of that number, nearly 19-thousand die. Pancreatic cancer is the fourth most common cause of cancer death across the globe. It is more likely to occur in people who have a history of pancreatitis, diabetes, and obesity. We spoke to Dr. Sahir Shroff, a surgical oncologist and Donna Meyer, Registered Nurse both from WellStar Health Systems filled us in on the details of Pancreatic Cancer. Listeners wanting more information can contact our host, Condace Pressley at [condace.pressley@coxinc.com](mailto:condace.pressley@coxinc.com).

ISSUE & DESCRIPTIONDATE      TIME      LENGTH

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HEALTH / ENVIRONMENTAL / RELIGIOUS:

4/23/12      1:03AM      24Min.

BUSINESS IN THE BLACK: We spoke to regular guest, Chiropractor, and natural health practitioner Dr. Malcolm Hill. He discussed his book "God's Healthcare Plan". Dr. Hill also talked about the human life cycle with a particular emphasis on infants. Listeners wanting more information about this program can contact host Twanda Black at Twanda.black@coxradio.com or by calling 706-884-7509.

4/23/12      1:35PM      6Min.

THE CLARK HOWARD SHOW: One of the most despised companies in the United States is leading the way in recycling. I saw numbers in The New York Times about public perception of Wal-Mart. Only one in four people think the company is OK, while everybody else thinks it's a pariah. C'mon people, it's just a store! But I digress. To Wal-Mart's credit, they reuse or recycle more than 80% of the waste generated at their stores. And their goal is to get to 100% when it comes to recycling and reuse. Meanwhile, Wal-Mart may well have the largest trucking operation in the U.S. In just 7 years, they've increased the fuel efficiency of their fleet by 70%. Their goal ultimately is to get 100% of the energy for their stores and distribution centers through renewables. Those are big numbers. What's behind all this? It started as a PR move because of the company's poor public image. But now Wal-Mart has realized they've been able to reduce the overhead for their operation. To me, this is the ultimate example of enlightened self-interest in capitalism at work. Think about it: Here's the big, bad company that everybody loves to hate and they're changing how they do things and actually being more progressive than the companies people love to love!

4/24/12      1:06PM      8Min.

THE CLARK HOWARD SHOW: Entrepreneurs are leading medicine down a new path that will see doctors connecting with customers much like a retailer would. Massage Envy chain founder John Leonesio is at it again, according to The Arizona Republic. The serial entrepreneur wasn't happy with just taking massage from a snooty, snobby thing and democratizing it for everybody. Now he wants to do the same for chiropractic! Enter his latest creation: The Joint...The Chiropractic Place. The Joint has agreements to open in 17 states and the plan is to have 1,000 Joint franchises open over the next 10 years. Leonesio wants to run a very low cost operation that is cash only, no insurance accepted. Locations will have long hours like a retailer. And there are no appointments, you walk in and get seen, very similar to those haircut chain operations. The Joint will have a \$49/month membership that offers four monthly adjustments. If you don't want to commit, you can walk in off the street and pay \$19 for an exam and adjustment. The idea is to get you in the door and hopefully build customer loyalty. Some folks in the health care field are opposed to franchising any branch of medical care. But we have an era coming with more innovation in health care delivery in our country than we've had in a generation. The way health care is delivered will radically change and the focus will be on you, the customer.



ISSUE & DESCRIPTIONDATETIMELENGTH

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HEALTH / ENVIRONMENTAL / RELIGIOUS:

4/25/12

2:36PM

7Min.

THE CLARK HOWARD SHOW: If you thought health care couldn't get any worse in America, I'm about to shock you. The attorney general of Minnesota is investigating allegations that some hospitals are sending third party debt collectors dressed as employees into emergency rooms. During triage, these collectors will run a credit check on you to determine if you're likely to pay your bill. If you can't pay, the collectors are reportedly trained to "discourage [patients] from seeking emergency care at all, even using scripts like those in collection boiler rooms," according to a lengthy write-up in The New York Times. Meanwhile, the bill collectors had access to your sensitive health info, constituting a likely violation of privacy laws. Even worse, there are allegations that these debt collectors masquerading as hospital employees may be demanding payment from people on stretchers before treatment! This is allegedly even going on at hospitals that have non-profit status, which means the hospitals receive massive subsidies from taxpayers in return for the promise to provide charitable care. I know we have a problem with hospitals being expected to treat patients with no expectation of payment. But using tactics to deflect a patient out who needs urgent care is unlawful, plain and simple.

4/29/12

5:06AM

50Min.

HEALTH TALK ATLANTA: In this show, Dr. Joe discusses how certain things you may be eating can be altering or affecting your moods. Specifically, he discusses Agave Nectar, factory farmed meats, margarine, processed nuts and seeds, potato chips, bagels, peanuts, and vegetable shortenings. As always though, when Dr. Joe gives you "doom and gloom" he also gives you healthy alternatives so that you always have a choice with your nutrition. He reminds the listener that the core of any "health plan" is a normally functioning nervous system, a normally functioning digestive system and good nutrition. Listeners wanting more information can contact Dr. Joe at 770-427-7387 or go on-line to [www.drjoesposito.com](http://www.drjoesposito.com).

5/2/12

2:37PM

6Min.

THE CLARK HOWARD SHOW: Through organ donation, you can make a difference even when you're not with us anymore. Facebook has now made it possible to update your page with your organ donor status and be added to your state's official organ donation registry. By building this feature in, Facebook is doing something to empower people to save lives. However, there's already a backlash against the Facebook initiative. The Detroit Free Press reports there are privacy and legal issues with posting that you want to be an organ donor that still have yet to be sorted out. Be that as it may, I love what Facebook is doing because it brings awareness to the issue of organ donation. I agreed to become an organ donor many years ago when the option first became available to me, so it's something I believe in deeply. If you're not into Facebook, visit [OrganDonor.gov](http://OrganDonor.gov) for more details on how you can get involved. Organ donation is, of course, a completely personal choice. If you have religious beliefs that run counter to it, I respect that and mean no offense to you.

ISSUE & DESCRIPTIONDATETIMELENGTH

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HEALTH / ENVIRONMENTAL / RELIGIOUS:

5/4/12

1:06PM

8Min.

THE CLARK HOWARD SHOW: Employers are rolling out both incentives and punishments for employees when it comes to their health care. The Florida Sun Sentinel reports one company, if they can document that employees walk an hour a day, give employees a \$200 bonus. Another company gives employees a \$10 gift card when they have their annual health checkup. But if you smoke, there could be a surcharge on your health coverage through increased premiums (note that this practice is not legal in every state.) The idea of behavior-based rewards and punishments is spreading around the country. A couple of national surveys show that over the next four years, two-thirds of companies will offer rewards and half will have penalties in place. Now, some people feel like, "What business is it of my employer if I smoke?" Well, it is their money that funds your health care. So I think it's their right to care. In another health care trend at work, a Wall Street Journal article I read reports that meetings where people stand up are becoming all the rage in Silicon Valley.

5/6/12

5:07AM

50Min.

HEALTH TALK ATLANTA: One of the questions that Dr. Joe is asked frequently is about working out. Patients and listeners want to know what they should eat before, during or after a workout. So, in this show Dr. Joe addresses this popular question. Eating the right foods before a workout can help maximize your efforts and results. He addresses the best and the worst foods to eat before a workout, reminding the listener to stay hydrated during the workout. He also discusses foods to eat to help reduce muscle soreness after exercising, and what they now believe causes muscle soreness. Dr. Joe then discusses the foods you should never eat after exercising because they will significantly impact your health and reduce the impact of your workout. Dr. Joe reminds the listener that when they work out to build up strong muscles, they need to make sure they are building them around straight bones. If there is an underlying skeletal misalignment, building up muscles around these misalignments can lead to all kinds of health issues. Listeners wanting more information can contact Dr. Joe at 770-427-7387 or go on-line to [www.drjoeesposito.com](http://www.drjoeesposito.com).

5/7/12

1:33AM

27Min.

THE HEART OF ATLANTA: The 6th annual Georgia Walk Now for Autism Speaks fundraising and awareness event will take place on Sunday, May 20 at Atlantic Station. This annual event is a joint partnership between Autism Speaks, the world's leading autism science and advocacy organization and Marcus Autism Center, the country's largest clinical care center dedicated to the diagnosis and treatment of children with autism spectrum disorders and developmental disabilities. The 2012 Georgia Walk Now for Autism Speaks event will consist of a 1.5 mile walk, community resource fair with educational sources, therapists, schools, recreational organizations, and creative child-friendly activities – a true "one-stop-shop" for families affected by autism. For the sixth straight year, 11Alive's Education Reporter, Donna Lowry will emcee the big day. Joining her this year, will be the network's Senior Meteorologist, Mike Francis, who will help pump up the crowd. Francis has a personal connection to autism and is also very involved with the autism community. Listeners wanting more information can contact our host, Mo Reilly, at [heartofatl@gmail.com](mailto:heartofatl@gmail.com).

ISSUE & DESCRIPTIONDATETIMELENGTH

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HEALTH / ENVIRONMENTAL / RELIGIOUS:

5/8/12

1:05PM

8Min.

THE CLARK HOWARD SHOW: With more people losing health coverage at work, Costco wants to fill the gap for its members with individual health insurance policies. The warehouse club is partnering with Aetna for what's called Costco Personal Health Insurance. Aetna has publicly stated that they will sell five varieties of plans to Costco members cheaper than individuals plans are sold elsewhere. The Costco Personal Health Insurance policies are so far only available to customers in Texas, Connecticut, Illinois, Michigan, Arizona, Pennsylvania, Nevada and Georgia. Aetna has always lived on the big employer market, but as more employers are deciding they can't afford to be insurers, they're now making the move to individual health policies. It's a particularly smart move for the insurer because Costco customers tend to be higher income, better educated and healthier than the general population. For Costco, the risk of this is the risk of selling something as a branded product that they won't have control of in an industry that hasn't exactly won a lot of love from customers over the years. Will it harm their solid reputation? It will be interesting to see how it plays.

5/9/12

1:38PM

7Min.

THE CLARK HOWARD SHOW: As the Supreme Court gets ready to decide on Pres. Obama's health care reform in June, I read a stunning new report that so many of the ailments we spend health care money on today are avoidable with changes in diet and exercise. Fortune reports that we're closing in on spending \$3 trillion a year on health care in the United States. That's 17 cents out of every dollar in our economy. Over 50% of that money is for things that have happened because of our lifestyles. More than 90% of Type 2 diabetes, 80% of coronary artery disease and 70% of both stroke and colon cancer are "potentially preventable," according to a Harvard epidemiologist quoted in the Fortune article. So changes in lifestyle can reduce what we spend on health care by more than half. Now is that realistic? No. You don't get a massive amount of the population all at once to change habits of exercise and diet. It's a gradual thing. But the point is, a lot of what we have going on with health care is self-inflicted in terms of how much in medical services we use as a country. The big problem is the system of how we buy health care coverage with employers providing the policies. That only came about because of weird distortions due to wage price controls in the late 1940s. But once employers started, they got special tax breaks to offer coverage and they never stopped.

5/13/12

5:07AM

50Min.

HEALTH TALK ATLANTA: In a continuation of last week's show, Dr. Joe discusses how what you eat can affect and impact the results of your workout. It can either hamper it or enhance it depending on what foods you choose to put in your body. He also discusses in detail, a workout method designed to maximize the benefits in a shorter amount of time and why this is a better workout than some of the others out there. Power training such as "Peak 8" workouts will engage super-fast muscle fibers and promote the growth of HGH or Human Growth Hormone. He also discusses how exercise stimulates the growth of new brain cells. Dr. Joe goes into more foods that are either beneficial or detrimental to your workout, and especially how sugar affects your workout. He reminds the listener that if they build strong muscles they want to make sure they are building them up around straight bones, and that the nervous system controls everything, so if you build muscle around crooked bones and nerves are being pinched, the organs cannot work properly. Listeners wanting more information can contact Dr. Joe at 770-427-7387 or go on-line to [www.drjoesposito.com](http://www.drjoesposito.com).

ISSUE & DESCRIPTIONDATETIMELENGTHHEALTH / ENVIRONMENTAL / RELIGIOUS:

5/14/12 1:33AM 24Min.

6/4/12 1:32AM 24Min.

THE HEART OF ATLANTA: The Vasculitis Foundation (formerly the Wegener's Granulomatosis Association) was founded in 1986 by Marilyn Sampson, a Wegener's patient and registered nurse. Established to alleviate the isolation that patients and their families experience when these rare life-threatening diseases affect them, the Vasculitis Foundation (VF) helps patients and their families build a strong positive outlook. The following messages from the VF archives introduce some of the key individuals who were instrumental in establishing the VF and promoting the need for organized assistance for patients who live with Vasculitis. The Vasculitis Foundation advocates for early diagnosis, leading edge treatment and ultimately a cure for all types of Vasculitis. The VF works to alleviate the isolation that patients and their families experience when these rare life-threatening diseases affect them. The VF helps patients and their families build a strong positive outlook. The Vasculitis Foundation has over 4,000 members and is the largest patient support group and the only international organization for people living with Vasculitis. VF has over 4,000 members and is the largest patient support group and the only international organization for people living with Vasculitis. Learn here about the events hosted worldwide for members of the Vasculitis Foundation. Communicate with other members, medical professionals and patients through blogs and message boards. Listeners wanting more information can contact our host, Mo Reilley, at [heartofatl@gmail.com](mailto:heartofatl@gmail.com).

5/17/12 2:38PM 8Min.

THE CLARK HOWARD SHOW: Eating healthy may be cheaper than you think, according to a new report from the U.S. Department of Agriculture. The government study determined "cheap food that provides few nutrients may actually be 'expensive' for the consumer from a nutritional economy perspective, whereas food with a higher retail price that provides large amounts of nutrients may actually be quite cheap." The study goes on to say the key to assessing the economic value of healthy vs. unhealthy food is to compare the cost by weight or portion, not by cost per calorie. Fortunately, discount grocers make it easy for you to find affordable food that's good for you. If you've been to an Aldi recently, you know they're putting a special emphasis on healthier items following the general trend in American life. Also, around the country you can find local farmer's market where you can buy affordable fresh food. And then there's always Aldi's sibling Trader Joe's (they share common ownership,) with its big emphasis on natural and organic fresh produce. When it comes to eating out, a separate USDA report finds that you'll blow through your daily recommended levels of fat, sugar, cholesterol and other nutritional no-nos 96% of the time when you eat at a big chain restaurant. In some cases, a single entrée may exceed the amount of calories you should have in a whole day. That's created a situation where restaurants have revamped some menu selections in response to a new federal mandate requiring businesses with 20 or more chain locations to disclose calorie counts right next to the items on the menu. So they're reconfiguring ingredients and portion sizes to get below the 1,000 calorie mark on many popular items.

ISSUE & DESCRIPTION

DATE TIME LENGTH

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HEALTH / ENVIRONMENTAL / RELIGIOUS:

HEALTH TALK ATLANTA: There is a growing epidemic and no, it's not a disease. This show was inspired by the death of a nephew of one of Dr. Joe's close friends from a drug overdose. Not from illegal drugs, but from legal, commonly prescribed pain killers. Prescription drugs are now killing far more people than illegal drugs. Dr. Joe discusses an analysis of data from the U.S. Centers for Disease Control and Prevention done by the Los Angeles Times showed that prescription drugs killed more people than motor vehicle accidents and that drug fatalities more than doubled among teens and young adults between 2000 and 2008 and that in the same time period more than tripled among people aged 50-69. These are legally prescribed drugs that are killing people. Dr. Joe reminds the listener that he is not against drugs when they are used properly, but when they are misused he gets passionate about this topic. He offers a solution to this crisis, getting to the cause of a problem instead of covering up the symptoms with drugs. In order to obtain and maintain good health, you need a normally functioning nervous system, a normally functioning digestive system, and good nutrition. Listeners wanting more information can contact Dr. Joe at 770-427-7387 or go on-line to [www.drjoesposito.com](http://www.drjoesposito.com).

5/20/12 5:06AM 50Min.

BUSINESS IN THE BLACK: Dr. Jeanine Oliga, Lead Physician of Family Medicine at Southside Medical and regular guest to this show, joined today's program to discuss children's injuries during the summer months. Summer is trauma season for children — everyone outside, out of school, riding bikes, climbing trees, playing around bodies of water, and all too often getting hurt. The 5 most common summer injuries being: falls, bicycle injuries, burns, drowning, and motorized vehicle accidents. She encourages parents to be vigilant with safety measures and to be aware of their activities, no matter the age of the children. Listeners wanting more information about this program can contact host Twanda Black at [Twanda.Black@coxradio.com](mailto:Twanda.Black@coxradio.com) or by calling 706-884-7509.

5/21/12 1:03AM 24Min.

ISSUE & DESCRIPTIONDATETIMELENGTH

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HEALTH / ENVIRONMENTAL / RELIGIOUS:

5/21/12

1:32AM

24Min.

5/28/12

1:33AM

25Min.

THE HEART OF ATLANTA: Dr. Hourani is an Emory alumnus. He specializes in percutaneous trans catheter (trans femoral, trans apical) and minimally invasive aortic valve surgery, minimally invasive mitral valve repair and replacement, aortic valve surgery and ascending aortic aneurysm repair, lone and concomitant atrial fibrillation surgery, and on and off pump coronary artery revascularization. As Associate Director of the Cardiothoracic Surgery Clinical Research Unit, Dr. Hourani is developing innovative strategies and devices to treat cardiothoracic diseases, specifically in the field of structural heart disease and valve surgery. In 2009 he co-founded Apica Cardiovascular, a medical device start-up and partnership between the Georgia Institute of Technology and the Emory University School of Medicine. In early 2011 Apica received a sizable investment in its first project, a cardiac surgery device designed by Dr. Hourani and his colleagues that simplified and standardized the technique for opening and closing the beating heart during cardiac surgery. He is a local surgical Co-PI for the multi-center PARTNER trans catheter aortic valve replacement (TAVR) trials. PARTNER 1 was instrumental in influencing the FDA's 2011 approval of the SAPIEN™ trans femoral trans catheter heart valve for treatment of high-risk patients with aortic stenosis. In 2012 Dr. Hourani presented the results of the PARTNER 2 trial, which showed that TAVR was not only as effective as the alternative minimally invasive technique, but might also be safer in the short term. Dr. Hourani is a member of multiple national leadership and publication committees for the treatment of valve surgery using percutaneous or minimally invasive techniques. Listeners wanting more information can contact our host, Mo Reilley, at [heartofatl@gmail.com](mailto:heartofatl@gmail.com).

5/23/12

9:00AM

45Min.

THE NEAL BOORTZ SHOW: Asthma story – Had a locker search at a high school. In a locker was Michele's rescue inhaler Imbuteral. It was in its original packaging. They confiscated it. Year after year this kid has brought inhaler to the school and his mom has signed a release offering him to have it and use it. However, his mom's signature wasn't current. That day he has an asthma attack. He goes to the nurse's office. She has the inhaler. She won't allow him to use it because his mom signature is not current. It becomes so bad that he collapses to the floor. The nurse locks the door and stands there looking at the kid on the floor and won't give him the inhaler. When mom gets to the school her son is on the floor struggling for breath. They hadn't called 911. He gets the inhaler and starts breathing. School officials are standing by the nurse.